

respectfully submits that claims 7 – 18 are patentable over the cited and relied upon Freeman and Official Notice for at least the reasons discussed above regarding claim 1. Accordingly, Applicant requests the reconsideration and withdrawal of the rejection of claims 1 and 7 -18 and the allowance of same.

Claims 20 and 23 are worded similar to claim 1 regarding the additional mortgage loan to be added to the portfolio. Applicant respectfully submits that claims 20 and 23 are patentable over the cited and relied upon Freeman and Official Notice for at least reasons similar to those presented hereinabove regarding claim 1.

Accordingly, Applicant requests the reconsideration and withdrawal of the rejection of claims 20 and 23 and the allowance of same.

## **CONCLUSION**

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

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Date

/RPC/  
Randolph P. Calhoun  
Registration No. 45,371  
Buckley, Maschoff & Talwalkar LLC  
50 Locust Avenue  
New Canaan, CT 06840  
(203) 972-5985